

Information to identify the case:

Debtor 1 **Patrice Adams**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **District of New Jersey**
Case number: **16-16521-JNP**

Social Security number or ITIN **xxx-xx-5611**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrice Adams

8/26/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Patrice Adams
 Debtor

Case No. 16-16521-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 61

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db +Patrice Adams, 900 Ashburn Way, Swedesboro, NJ 08085-4023
 516295095 APS, 2527 Cranberry Hwy., Wareham, MA 02571-1046
 516102952 +Advance America, 4023 Kennet Pike, Suite 154, Wilmington, DE 19807-2018
 516102953 Akron Billing Center, 3585 Ridge Park Dr., Akron, OH 44333-8203
 516102954 Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
 516102955 +Asperio, 4715 Traders Way Ste 201, Thompsons Station, TN 37179-5367
 516102957 C & H Collection Servics, Inc, Po Box 1399, Merchantville, NJ 08109-0399
 516288305 #C&H Collections, RE: Cooper Orthopedics, 1 Federal Street, N-100, Camden, NJ 08103-1091
 516102992 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: VERVE/Mastercard, PO Box 8099, Newark, DE 19714)
 516102960 +Check 'N Go, 7755 Montgomery Rd, Cincinnati, OH 45236-4197
 516102965 Cooper University Health Care, P.O Box 95000-4645, Philadelphia, PA 19195-4345
 516288315 Emerg Care Services of NJ, PO Box 740021, Cincinnati, OH 45274-0021
 516297455 +Emerg Care Services of Nj,P.A., 6681 Country Club Drive, Golden Valley MN 55427-4601
 516102966 +Exceptional Medical Transportation, P.O. Box 19, West Berlin, NJ 08091-0019
 516102968 +Green Lane Lawn Care, 710 Green Lane Ste 1, Mullica Hill, NJ 08062-2820
 516288314 Health Republic, PO Box 1269, Piscataway, NJ 08855-1269
 516295097 Health Republic Insurance of NJ, PO Box 1289, Piscataway, NJ 08855
 516288310 +Heartland Care Partners NJ, L 2540, Columbus, OH 43260-0001
 516295098 +Independence Blue Cross, 1901 Market Street, Philadelphia, PA 19103-1475
 516102971 Inspira Health, P.O. Box 48274, Newark, NJ 07101-8474
 516288304 Inspira Medical Center, PO Box 95000-7130, Philadelphia, PA 19195-7130
 516288302 Lourdes Cardiology Services, PO Box 824699, Philadelphia, PA 19182-4699
 516102976 +Maxlend, PO Box 639, Parshall, ND 58770-0639
 516102977 +Mid America Bank & Trust, PO Box 400, Dixon, MO 65459-0400
 516102978 +Minute Loan, 272 Bendix Rd, Suite 500, Virginia Beach, VA 23452-1367
 516102979 +National Title Loans, 2419 Kirkwood Highway, Wilmington, DE 19805-4906
 516102980 Ocean Home Health, 1000 Airport Rd Ste 205, Lakewood, NJ 08701-5960
 516288316 Optumrx, Attn: Collections, PO Box 9040, Carlsbad, CA 92018-9040
 516102982 Progress Garden State Ins Co, Po Box 55126, Payment Processing Center - 27, Boston, MA 02205-5126
 516102983 +Quality Asset Recovery, 7 Foster Ave STE 101, Gibbsboro, NJ 08026-1191
 516288303 Regional Diagnostic Imaging, LLC, 2527 Cranberry Hwy, Wareham, MA 02571-1046
 516295099 Rowan School of, Ostheopathic Medicine, PO Box 625, Bellmawr, NJ 08099-0635
 516288312 Rowan University, PO Box 635, Bellmawr, NJ 08099-0635
 516102987 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of NJ, Division Of Taxation, PO Box 245, Dept. Of Treasury, Trenton, NJ 08695-0245)
 516102984 +South Jersey Anesthesia, P.O. Box 766, Woodbury, NJ 08096-7766
 516288307 South Jersey Family Medicine Associates, 608 N. Broad Street, Suite 100, Woodbury, NJ 08096-1794
 516102985 +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
 516102986 +South Jersey Radiology Associate, P O Box 23355, Newark, NJ 07189-0355
 516102988 +State Of NJ- Division Of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516184879 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 9013, ADDISON, TEXAS 75001-9013
 516295100 Tri State Adjustments, 3439 East Ave. S., La Crosse, WI 54601-7241
 516288306 Tristate Adjustments Inc, Po Box 3219, La Crosse, WI 54602-3219
 516288309 United Healthcare, PO Box 740800, Atlanta, GA 30374-0800
 516288313 Woodbury Surgical Associates, 127 N. Broad Street, Woodbury, NJ 08096-1718

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 26 2016 23:47:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 26 2016 23:47:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516102956 +E-mail/Text: bankruptcy@pepcoholdings.com Aug 26 2016 23:47:11 Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division, Penns Grove, NJ 08069-3600
 516102958 +EDI: CAPITALONE.COM Aug 26 2016 23:33:00 Capital One, PO Box 30281, Salt Lake, UT 84130-0281
 516102959 +E-mail/Text: bankruptcy@cavps.com Aug 26 2016 23:47:45 Cavalry Portfolio Service, 500 Summit Lake, Valhalla, NY 10595-2322
 516105671 +E-mail/Text: bankruptcy@cavps.com Aug 26 2016 23:47:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516102960 +EDI: CHECKNGO.COM Aug 26 2016 23:38:00 Check 'N Go, 7755 Montgomery Rd, Cincinnati, OH 45236-4197
 516102961 +EDI: WFNNB.COM Aug 26 2016 23:33:00 Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
 516102963 E-mail/Text: bankruptcy@consumerportfolio.com Aug 26 2016 23:47:41 Consumer Portfolio Services, Inc, PO Box 57071, Irvine, CA 92619-7071
 516102964 +EDI: CONVERGENT.COM Aug 26 2016 23:38:00 Convergent, 500 SW 7th Street - Building A 100, Renton, WA 98057-2983

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 61

Date Rcvd: Aug 26, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516102967	+E-mail/Text: fggbanko@fgny.com Aug 26 2016 23:46:54	Foster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516102970	+EDI: HFC.COM Aug 26 2016 23:33:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
516102973	+EDI: IRS.COM Aug 26 2016 23:33:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
516102981	+EDI: PRA.COM Aug 26 2016 23:33:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516118661	EDI: Q3G.COM Aug 26 2016 23:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516102989	EDI: WTRRNBNK.COM Aug 26 2016 23:33:00	Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401
516102990	+EDI: TFSR.COM Aug 26 2016 23:38:00	Toyota Financial Services, PO Box 9786, Cedar Rapids, IA 52409-0004
516102969	+E-mail/Text: collections@greentrustcash.com Aug 26 2016 23:48:12	greentrust, PO Box 340, Hays, MT 59527-0340

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516102962*	+Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
516295096*	Cooper University Health Care, PO Box 95000-4645, Philadelphia, PA 19195-4345
516288311*	+Exceptional Medical Transportation, PO Box 19, West Berlin, NJ 08091-0019
516288308*	+Green Lane Lawn Care, 710 Green Lane, Suite 1, Mullica Hill, NJ 08062-2820
516102974*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Irs, P.O. Box 724, Springfield, NJ 7081)
516102972*	IRS, PO Box 744, Springfield, NJ 07081-0744
516102975*	+Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
516102991*	+Toyota Financial Services, P.O. Box 9786, Cedar Rapids, IA 52409-0004

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 26, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for J.P.
Morgan Alternative Loan Trust 2006-A4, Mortgage Pass-Through Certificates
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trusteesolutions.net
Seymour Wasserstrum on behalf of Debtor Patrice Adams mylawyer7@aol.com, ecf@seymourlaw.net
TOTAL: 3